Government of Saskatchewan

Annual Report 2002

Saskatchewan Financial Services Commission

Superintendent of Insurance

Saskatchewan
Our Future is Wide Open ®

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Saskatchewan

Financial Services Commission

Financial
Institutions Division

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August 1, 2003

TO THE HONOURABLE ERIC CLINE, Q.C.
Minister of Justice and Attorney General
Government of Saskatchewan

Dear Mr. Cline:

I am pleased to submit the ninetieth annual report of the Superintendent of Insurance for the year ended December 31, 2002.

The report shows particulars of the business of each insurer licensed in Saskatchewan and Saskatchewan Government Insurance, and includes a summary of the activities of the Insurance Councils of Saskatchewan.

Respectfully submitted,

J.M. Hall
Superintendent of Insurance

Acid-free Paper

GENERAL INFORMATION

Classification of Insurers - December 31, 2002

Federally Registered Companies

Current Insurers	184	
Discontinuing Insurers	10	
Exclusive Re-insurers	6	
Fraternal Societies	13	
Reciprocal Exchanges	1	
		214

Provincial and Extra-Provincial Insurers

Current Insurers	34	
Discontinuing Insurers	2	
Exclusive Re-insurers	0	
Fraternal Societies	2	
Reciprocal Exchanges	6	
Mutual Benefit Societies	1	
		45
Crown Corporations		1
Total Licensees		260

New Insurance Companies Licensed in 2002

Listed below are new insurers who entered Saskatchewan. Of these, four are federal companies and one is provincial.

	Date Licensed
ACE INA Life Insurance	July 26, 2002
Ascentus Insurance Ltd.	April 23, 2002
Asset Protection Insurance Exchange	January 1, 2002
Canadian Professional Sales Association	June 17, 2002
North American Specialty Insurance Company	July 26, 2002

Companies Withdrawn in 2002

	Date Withdrawn
GE Capital Casualty Company, Canada	September 23, 2002
Phoenix Insurance Company	May 1, 2002

Changes in 2002

AEGIS Insurance Corporation changed corporate name to Industrial-Alliance Pacific General Insurance Corporation effective December 11, 2002.

ING Insurance Company of Canada, ING Wellington Insurance Company and The Commerce Group Insurance Company amalgamated and continued under the name ING Insurance Company of Canada effective July 1, 2002.

J. C. Penney Life Insurance Company changed corporate name to Stonebridge Life Insurance Company effective August 19, 2002.

Peopleplus Insurance Company has ceased transacting the business of insurance in Saskatchewan and all liabilities in respect of policies have been assumed by Zurich Insurance Company and ING Novex Insurance Company of Canada effective March 31, 2002.

Sun Life Assurance Company of Canada and Clarica Life Insurance Company amalgamated and continued under the name Sun Life Assurance Company of Canada effective December 31, 2002.

The Dominion of Canada General Insurance Company and Chieftain Insurance Company amalgamated and continued under the name The Dominion of Canada General Insurance Company effective January 1, 2002.

The Empire Life Insurance Company and Concordia Life Insurance Company amalgamated and continued under the name The Empire Life Insurance Company effective January 1, 2002.

The Halifax Insurance Company changed corporate name to ING Insurance Company of Canada effective January 1, 2002.

The Maritime Life Assurance Company and Royal & Sun Alliance Life Insurance Company of Canada amalgamated and continued under the name The Maritime Life Assurance Company effective January 1, 2002.

The Personal Insurance Company of Canada changed corporate name to The Personal Insurance Company effective September 30, 2002.

The Yasuda Fire and Marine Insurance Company, Limited changed corporate name to Sompo Japan Insurance Inc. effective July 1, 2002.

Toronto Mutual Life Insurance Company and The Western Life Assurance Company amalgamated and continued under the name of Unity Life of Canada effective January 1, 2002.

Virginia Surety Company, Inc. changed corporate name to Combined Specialty Insurance Company effective May 16, 2002.

Zurich Life Insurance Company of Canada changed corporate name to Manulife Canada Ltd. effective July 15, 2002.

Changes Previously Not Reported

Certas Direct Insurance Company ceased transacting the business of insurance in Saskatchewan effective December 31, 2001.

MIC Life Insurance Corporation ceased transacting the business of insurance in Saskatchewan effective January 2, 2001.

Premiums and Claims

Following is a summary of premium and claims activity as reported by all insurers licensed in Saskatchewan in 2002. Information relating to the prior year may have been adjusted by reporting insurers.

Premiums Written	2002 $000	2001 $000	Change %
Life	$ 507,511	$ 482,590	5.2
Other	$ 1,317,434	$ 1,157,711	13.8
Disbursements			
Life	$ 470,163	$ 502,858	-6.5
Other	$ 941,263	$ 1,000,898	-6.0
Loss Ratios			
Life	92.6	104.2	-11.1
Other	71.4	86.5	-17.5

Insurance Councils of Saskatchewan

The number of licenses in effect for the classes of licenses issued by the General, Life and Hail Insurance Councils were as follows:

AGENCIES

Class of License	2002	2001	2000	1999	1998
All Classes	473	480	474	456	177
All Classes/Life	0	0	0	0	276
Life and/or Accident & Sickness	631	616	590	578	286
Hail	51	47	50	52	43
Travel	71	71	85	84	89
Adjusting Firm – Level 5	23	23	25	25	24
Warranty – Administrators	11	11	9	8	9
Warranty – Dealers	197	162	117	124	149
Total	**1,457**	**1,410**	**1,350**	**1,327**	**1,053**

AGENTS/SALESPERSONS

Class of License	2002	2001	2000	1999	1998
All Classes	2116	2,125	1,920	1,892	1,615
All Classes/Life	0	0	0	0	209
Life and/or Accident & Sickness	2,328	2,234	2,220	2,312	2,115
Life a/o Accident & Sickness a/o Hail a/o Travel	0	0	0	0	19
Accident & Sickness	117	144	156	132	122
Hail	1,229	1,450	1,536	1,651	1,601
Travel	368	384	457	478	508
Adjusters Representatives - Levels 1 to 4	88	80	80	85	79
Total	**6,246**	**6,417**	**6,369**	**6,550**	**6,268**

Complaints received and resolved by the Councils were as follows:

Complaints Received	**2002**	**2001**	**2000**	**1999**	**1998**
General Insurance Council	36	30	116	41	38
Hail Insurance Council	**6**	**2**	**4**	**7**	**4**
Life Insurance Council	67	99	106	112	101
Total	**109**	**131**	**226**	**160**	**143**

Complaints Finalized	**2002**	**2001**	**2000**	**1999**	**1998**
General Insurance Council	43	71	59	59	36
Hail Insurance Council	**6**	**2**	**4**	**7**	**4**
Life Insurance Council	58	112	88	106	78
Total	**107**	**185**	**151**	**172**	**118**

Disciplinary actions resulting from investigation of 2002 complaints were:

General Insurance Council

Complaint Review Committee:
- Cautionary Letters 3
- Warning Letter 1

Hail Insurance Council

Complaint Review Committee:
- Cautionary Letters 3

Disciplinary Hearing Committee:
- Warning Letter 1

Life Insurance Council

Complaint Review Committee:
- Cautionary Letters 6
- Warning Letters 2

Disciplinary Hearing Committee:
- Licence Suspensions 2

Other Financial Institutions - December 31, 2002

Trust, Loan & Financing Corporations	114
Loan Brokers	3
Credit Unions	128
Mortgage Brokers	36

INSURANCE COMPANIES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES

LICENSED TO TRANSACT BUSINESS UNDER THE SASKATCHEWAN INSURANCE ACT IN

THE PROVINCE OF SASKATCHEWAN

AT DECEMBER 31, 2002

The letters following each insurer designate the class(es) of insurance wherein each is authorized to transact business. (The types within the class are designated on each license.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

1.	A.	Life Insurance.
2.	B.	Fire Insurance.
3.	C.	Hail Insurance and Crop Insurance.
4.	D.	Accident (personal), public liability, employer's liability, aircraft, automobile, boiler and machinery, credit, guarantee (fidelity, surety, title & legal), inland transportation, live stock, plate glass, marine, property damage, sickness (personal), sprinkler leakage, theft and weather Insurance.
5.	E.	Accident Insurance and Sickness Insurance.
6.	Discont.	Discontinuing allows the licensee to service existing contracts. It does not allow the licensee to write or renew insurance contracts in the Province of Saskatchewan.
7.	Reinsurer	Allows the licensee to undertake reinsurance in the classes of insurance which the licensee is authorized to transact, in the Province of Saskatchewan.
8.	Fraternal	Fraternal Society means a society, order or association incorporated for the purpose of making with its members only, and not for profit, contracts of life, accident or sickness insurance in accordance with its constitution, bylaws and rules.
9.	Mut. Ben.	Mutual Benefit Society means a society formed for the purpose of providing any or all of the following benefits for its members: i) funeral benefits not exceeding $400; or ii) sickness, accident and disability benefits or any one or more of them not exceeding $12 per week.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
ACE INA Insurance	Box 185, 2 First Canadian Place, 12th Floor Toronto ON M5X1A6	B.C.D.
ACE INA Life Insurance	130 King Street West, 12th Floor Toronto ON M5X1A6	A.E.
ACTRA Fraternal Benefit Society	1000 Yonge Street Toronto ON M4W2K2	Fraternal.
Additional Municipal Hail Limited	2100 Cornwall Street Regina SK S4P2K7	C.
Aetna Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	A.E.
Affiliated FM Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
AIG Assurance Canada	60 Yonge Street Toronto ON M5E1H5	A.E.
AIG Life Insurance Company of Canada	60 Yonge Street Toronto ON M5E1H5	A.E.
Alberta Motor Association Insurance Company	10310 G.A. MacDonald (39A) Avenue Edmonton AB T6J6R7 MA: P.O. Box 8180, Station South Edmonton AB T6H5X9	B.D.
Allianz Insurance Company of Canada	700 - 10 York Mills Road Toronto ON M2P2G5	B.D.
Allianz Life Insurance Company of North America	700 - 2005 Sheppard Avenue East Willowdale ON M2J5B4	A.E.
Allstate Insurance Company of Canada	10 Allstate Parkway Markham ON L3R5P8	Discont.
American Bankers Insurance Company of Florida	500 - 5160 Yonge Street, Northeast Tower North York ON M2N7C7	B.D.
American Bankers Life Assurance Company of Florida	500 - 5160 Yonge Street, Northeast Tower North York ON M2N7C7	A.E.
American Home Assurance Company	145 Wellington Street West Toronto ON M5J1H8	B.C.D.
American Income Life Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.E.
American Re-Insurance Company	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
American Road Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
AMEX Assurance Company	403 - 60 Bloor Street West Toronto ON M4W3L8	E.
Anglo Canada General Insurance Company	217 York Street London ON N6A5P9 MA: 1400 - 5700 Yonge Street North York ON M2M4K2	Reinsurer.
Ascentus Insurance Ltd.	10 Wellington Street East Toronto ON M5E1L5	B.D.
Associates Financial Life Insurance Company	201 Queens Avenue London ON N6A1J1	A.
Avemco Insurance Company	600 - 113 Richmond Street West Toronto ON M5H2L3	D.
AXA Corporate Solutions Assurance	1800 McGill College, bureau 2000 Montreal PQ H3A3J6	B.C.D.
AXA Insurance (Canada)	217 York Street London ON N6A5P9 MA: 1400 - 5700 Yonge Street North York ON M2M4K2	B.C.D.
AXA Insurance Inc.	2020 rue University, bureau 600 Montreal PQ H3A2A5	A.E.
AXA Pacific Insurance Company	P.O. Box 22, 999 West Hastings Street, 2nd Floor Vancouver BC V6C2W2 MA: 1100 Rene Levesque Boulevard West Montreal PQ H3B4P4	B.C.D.
Bankers Life and Casualty Company	Box 20, Toronto Dominion Centre Toronto ON M5K1N6	A.E.
Belair Insurance Company Inc.	7101 rue Jean-Talon Est, bureau 300 Anjou PQ H1M3T6	B.D.
Blue Cross Life Insurance Company of Canada	644 Main Street Moncton NB E1C8L3 MA: P.O. Box 220 Moncton NB E1C8L3	A.E.
BMO Life Insurance Company	55 Bloor Street West Toronto ON M4W3N5	A.E.
Boiler Inspection and Insurance Company of Canada, The	18 King Street East Toronto ON M5C1C4	B.D.
British Aviation Insurance Company Limited, The	200 - 100 Renfrew Drive Markham ON L3R9R6	D.
Canada Life Assurance Company, The	330 University Avenue Toronto ON M5G1R8	A.E.
Canadian Millers' Mutual Insurance Company	40 George Street North Cambridge ON N1S2M8	Discont.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Canadian Northern Shield Insurance Company	1900 - 555 West Hastings Street Vancouver BC V6B4N6 MA: Box 12133, 1900 - 555 West Hastings Street Vancouver BC V6B4N6	B.D.
Canadian Premier Life Insurance Company	80 Tiverton Court, 5th Floor Markham ON L3R0G4	A.E.
Canadian Professional Sales Association	610 - 145 Wellington Street West Toronto ON M5J1H8	Fraternal.
Canadian Union Insurance Company	2475 Boulevard Laurier Sillery PQ G1T1C4 MA: P.O. Box 4700 Sainte-Foy PQ G1V4E4	D.
Canassurance General Insurance Company Inc.	B-9 - 550 Sherbrooke Street West Montreal PQ H3A3S3	B.D.
Canassurance Life Insurance Company Inc.	550, rue Sherbrooke Ouest Montreal PQ H3A3S3	A.E.
Centennial Insurance Company	500 - 36 King Street East Toronto ON M5C1E5	C.D.
CGU Insurance Company of Canada	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
CGU International Insurance plc	700 - 350 Albert Street Ottawa ON K1R1A4	B.D.
Chicago Title Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	D.
Chubb Insurance Company of Canada	One Financial Place, 1 Adelaide Street East Toronto ON M5C2V9	B.D.
CIBC Life Insurance Company Limited	900 - 3 Robert Speck Parkway Mississauga ON L4Z2G5 MA: Box 3020, Station A Mississauga ON L5M4M2	A.E.
CIGNA Life Insurance Company of Canada	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Citadel General Assurance Company, The	1075 Bay Street Toronto ON M5S2W5	B.D.
Civic Employees Association, The (Local #21 Funeral Benefit Fund)	99 Hastings Crescent Regina SK S4T7N6	Mut Ben.
CNA Life Insurance Company of Canada	40 Weber Street East, 7th Floor Kitchener ON N2H6R3	A.E.
Co-operative Hail Insurance Company Limited	2709 - 13th Avenue Regina SK S4T1N4 MA: Box 777 Regina SK S4P3A8	C.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Co-operators General Insurance Company	Priory Square Guelph ON N1H6P8	B.C.D.
Co-operators Life Insurance Company	1920 College Avenue Regina SK S4P1C4	A.E.
Combined Insurance Company of America	300 - 7300 Warden Avenue Markham ON L3R0X3	A.E.
Combined Specialty Insurance Company	300 - 7300 Warden Avenue Markham ON L3R0X3	D.
Commerce and Industry Insurance Company of Canada	145 Wellington Street West Toronto ON M5J1H8	B.D.
Commonwealth Insurance Company	1500 - 595 Burrard Street Vancouver BC V7X1G4 MA: P.O. Box 49115, Bentall Tower Three Vancouver BC V7X1G4	B.C.D.
CompCorp Life Insurance Company	1600 - 1 Queen Street East Toronto ON M5C2X9	A.E.
Confederation Life Insurance Company	c/o KPMG Inc., 800 Bay Street, 8th Floor Toronto ON M5S3A9	Discont.
Connecticut General Life Insurance Company	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Continental Casualty Company	1500 - 250 Yonge Street Toronto ON M5B2L7	B.C.D.
Coseco Insurance Company	5600 Cancross Court Mississauga ON L5R3E9	B.D.
Crown Life Insurance Company	1900 - 1874 Scarth Street Regina SK S4P4B3	A.
CT Financial Assurance Company	100 Wellington Street West, 5th Floor, CP Tower Toronto ON M5K1A2	A.E.
CUMIS General Insurance Company	151 North Service Road Burlington ON L7R4C2 MA: P.O. Box 5065 Burlington ON L7R4C2	B.D.
CUMIS Life Insurance Company	151 North Service Road Burlington ON L7R4C2 MA: P.O. Box 5065 Burlington ON L7R4C2	A.E.
CUNA Mutual Insurance Society	P.O. Box 5065 Burlington ON L7R4C2	Reinsurer.
DaimlerChrysler Insurance Company	One Riverside Drive West, Canadian HQ - 12th Floor Windsor ON N9A7E3	D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Desjardins Financial Security Life Assurance Company	200 Avenue des Commandeurs Levis PQ G6V6R2	A.E.
Dominion of Canada General Insurance Company, The	165 University Avenue Toronto ON M5H3B9	B.D.
Eagle Star Insurance Company Limited	500 - 36 King Street East Toronto ON M5C1E5	B.D.
Ecclesiastical Insurance Office plc	502 - 2300 Yonge Street Toronto ON M4P1E4	B.D.
Echelon General Insurance Company	5600 Cancross Court Mississauga ON L5R3E9	B.D.
Economical Mutual Insurance Company	111 Westmount Road South Waterloo ON N2J4S4 MA: P.O. Box 2000 Waterloo ON N2J4S4	B.D.
Elite Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Empire Life Insurance Company, The	259 King Street East Kingston ON K7L3A8	A.E.
Employers Insurance Company of Wausau	201 - 3650 Victoria Park Avenue Toronto ON M2H3P7	B.D.
Employers Reinsurance Corporation	P.O. Box 166, 400 - 200 Wellington Street West Toronto ON M5V3C7	D.
Equitable General Insurance Company, The	2475 Boulevard Laurier Sillery PQ G1T1C4 MA: Case Postale 4700, Succ. Sainte-Foy Sainte-Foy PQ G1V4E4	Discont.
Equitable Life Assurance Society of the United States, The	P.O. Box 14, 606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Equitable Life Insurance Company of Canada, The	One Westmount Road North Waterloo ON N2J4C7	A.E.
Euler American Credit Indemnity Company	1702 - 1155 Rene-Levesque Boulevard West, CIBC Tower Montreal PQ H3B3Z7	D.
Everest Insurance Company of Canada	P.O. Box 431, 2520 - 130 King Street West Toronto ON M5X1E3	B.C.D.
Factory Mutual Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
Federal Insurance Company	One Financial Place, 1 Adelaide Street East Toronto ON M5C2V9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Federated Insurance Company of Canada	717 Portage Avenue Winnipeg MB R3G0M8 MA: P.O. Box 5800 Winnipeg MB R3C3C9	B.D.
Federated Life Insurance Company of Canada	717 Portage Avenue Winnipeg MB R3G0M8 MA: P.O. Box 5800 Winnipeg MB R3C3C9	A.E.
Federation Insurance Company of Canada	500 - 1000 de la Gauchetiere Street West Montreal PQ H3B4W5	C.D.
First American Title Insurance Company	2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
First Canadian Insurance Corporation	10727 - 82 Avenue Edmonton AB T8A2B1	A.E.
First North American Insurance Company	5650 Yonge Street North York ON M2M4G4	D.
Forethought Life Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	Discont.
Fortis Benefits Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	A.
GE Capital Mortgage Insurance Company (Canada)	2300 Meadowvale Boulevard Mississauga ON L5N5P9	D.
General American Life Insurance Company	1000 - 1010 Sainte-Catherine Street West Montreal PQ H3B3R8	A.E.
Gerber Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	A.
Gerling Canada Insurance Company	480 University Avenue Toronto ON M5G1V6	B.C.D.
Gerling Global Life Insurance Company	480 University Avenue Toronto ON M5G1V6	A.
Germania Mutual Insurance Company	Box 57, 423 Kaiser William Avenue Langenburg SK S0A2A0	B.D.
Gore Mutual Insurance Company	252 Dundas Street North Cambridge ON N1R5T3	B.D.
Grain Insurance and Guarantee Company	1240 One Lombard Place Winnipeg MB R3B0V9	B.D.
Grand Orange Lodge of British America, Benefit Fund, The	94 Sheppard Avenue West Willowdale ON M2N1M5	Fraternal.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Great American Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.
Great American Insurance Company of New York	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.
Great-West Life Assurance Company, The	100 Osborne Street North Winnipeg MB R3C3A5	A.E.
Green Shield Canada	P.O. Box 1606, 8677 Anchor Drive Windsor ON N9A6W1	D.
Guarantee Company of North America, The	1560 Place du Canada Montreal PQ H3B2R4 MA: 1400 - 4950 Yonge Street Toronto ON M2N6K1	B.D.
Hartford Fire Insurance Company	501 - 20 York Mills Road Toronto ON M2P2C2	B.C.D.
Hartford Life Insurance Company	1103 - 4 King Street West Toronto ON M5H1B6	A.E.
Heritage General Insurance Company	401 Bay Street, 18th Floor Toronto ON M5H2Y4	D.
Home Insurance Company, The	500 - 36 King Street East Toronto ON M5C1E5	Discont.
Household Life Insurance Company	101 Duncan Mills Road North York ON M3B1Z3	A.E.
Independent Order of Foresters, The	789 Don Mills Road Toronto ON M3C1T9	Fraternal.
Industrial-Alliance Life Insurance Company	1080 Chemin Saint-Louis Sillery PQ G1K7M3	A.E.
Industrial-Alliance Pacific General Insurance Corporation	2165 West Broadway Vancouver BC V6B5H6	D.
Industrial-Alliance Pacific Life Insurance Company	2165 Broadway West Vancouver BC V6K4N5 MA: P.O. Box 5900 Vancouver BC V6B5H6	A.E.
ING Insurance Company of Canada	181 University Avenue, 7th Floor Toronto ON M5H3M7	B.C.D.
ING Novex Insurance Company of Canada	600 - 5775 Yonge Street Toronto ON M2M4J1	B.C.D.
ING Western Union Insurance Company	1300 - 321 - 6 Avenue South West Calgary AB T2P4M9 MA: Box 2799, Station M Calgary AB T2P4W7	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Ingle Life & Health Assurance Company	1200 - 438 University Avenue Toronto ON M5G2K8	Discont.
Jevco Insurance Company	1150 - 2021 Union Avenue Montreal PQ H3A2S9	D.
John Alden Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	Discont.
John Hancock Life Insurance Company	3040 - 3080 Yonge Street Toronto ON M4N3P1	A.E.
Kingsway General Insurance Company	200 - 5310 Explorer Drive Mississauga ON L4W5H8	B.D.
Knights of Columbus	25 Campbell Street Belleville ON K8N1S6	Fraternal.
Langdon Insurance Company	111 Westmount Road South Waterloo ON N2J4S4	B.C.D.
Lawyers Title Insurance Corporation	1004 - 90 Burnhamthorpe Road West Mississauga ON L5B3C3	D.
Legacy General Insurance Company	80 Tiverton Court, 5th Floor Markham ON L3R0G4	D.
Liberty Insurance Company of Canada	100 - 675 Cochrane Drive Unionville ON L3R0S7	B.D.
Liberty Life Assurance Co. of Boston	3500 Steeles Avenue East Markham ON L3R0X4	A.E.
Liberty Mutual Fire Insurance Company	100 - 675 Cochrane Drive Unionville ON L3R0S7	B.D.
Liberty Mutual Insurance Company	Liberty Centre - 3500 Steeles Avenue East Markham ON L3R0X4	B.C.D.
Life Insurance Company of North America	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Life Investors Insurance Company of America	68 Scollard Street, 2nd Floor Toronto ON M5R1G2	A.E.
Lincoln National Life Insurance Company, The	3000 - 161 Bay Street Toronto ON M5J2T6	Discont.
Lloyd's Underwriters	1540 - 1155 rue Metcalfe Montreal PQ H3B2V6	B.C.D.
Lombard General Insurance Company of Canada	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Lombard Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
London and Midland General Insurance Company	201 Queens Avenue London ON N6A1J1	B.D.
London Guarantee Insurance Company	P.O. Box 284, 77 King Street West, 34th Floor Toronto ON M5K1K2	C.D.
London Life Insurance Company	255 Dufferin Avenue London ON N6A4K1	A.E.
Lumbermens Mutual Casualty Company	770 - 141 Adelaide Street West Toronto ON M5H3L5	B.D.
Lutheran Life Insurance Society of Canada	470 Weber Street North Waterloo ON N2J4G4	Fraternal.
Manufacturers Life Insurance Company, The	200 Bloor Street East Toronto ON M4W1E5	A.E.
Manulife Canada Ltd.	500 King Street North Waterloo ON N2J4C6	A.E.
Maritime Insurance Company Limited	1500 - 250 Yonge Street Toronto ON M5B2L7	D.
Maritime Life Assurance Company, The	7 Maritime Place Halifax NS B3J2X5 MA: P.O. Box 1030 Halifax NS B3J2X5	A.E.
Markel Insurance Company of Canada	105 Adelaide Street West, 7th Floor Toronto ON M5H1P9	B.C.D.
Massachusetts Mutual Life Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.E.
MD Life Insurance Company	1870 Alta Vista Drive Ottawa ON K1G6R7	A.
Mennonite Mutual Fire Insurance Company of Saskatchewan	Box 190 Waldheim SK S0K4R0	B.D.
Metropolitan Life Insurance Company	1750 - 360 Albert Street Ottawa ON K1R7X7	A.E.
MFC Insurance Company Limited	500 King Street North Waterloo ON N2J4C6	A.E.
Millennium Insurance Corporation	10727 - 82 Avenue Edmonton AB T6E2B1	D.
Minnesota Life Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Mitsui Sumitomo Insurance Company, Limited	1 Adelaide Street East, 15th Floor Toronto ON M5C2V9	B.D.
Mortgage Insurance Company of Canada, The	400 - 100 Yonge Street Toronto ON M5H1H1	D.
Motors Insurance Corporation	400 - 8500 Leslie Street Thornhill ON L3T7M8	B.D.
National Bank Life Insurance Company	1100 rue Universite, 12 e etage Montreal PQ H3B2G7	A.E.
National Fidelity Life Insurance Company	104 - 19 Celina Street Oshawa ON L1H4M9	A.E.
National Life Assurance Company of Canada, The	522 University Avenue Toronto ON M5G1Y7	A.E.
New Hampshire Insurance Company	145 Wellington Street West Toronto ON M5J1H8	B.D.
New York Life Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Nordic Insurance Company of Canada, The	181 University Avenue, 7th Floor Toronto ON M5H3M7	B.D.
North American Specialty Insurance Company	P.O. Box 50, 2200 - 150 King Street West Toronto ON M5H1J9	B.C.D.
North Waterloo Farmers Mutual Insurance Company, The	100 Erb Street East Waterloo ON N2J1L9	C.D.
North West Commercial Travellers' Association of Canada, The	28 Main Street South, 2nd Floor Winnipeg MB R3L2R1 MA: P.O. Box 336 Winnipeg MB R3C2H6	Fraternal.
Northern Indemnity, Inc.	77 King Street West, 34th Floor Toronto ON M5K1K2	D.
Old Republic Insurance Company of Canada	Box 557, 100 King Street West Hamilton ON L8N3K9	B.D.
Optimum Frontier Insurance Company	200 - 147 McIntyre Street West North Bay ON P1B2Y5 MA: P.O. Box 1288 North Bay ON P1B8K5	B.D.
Order of United Commercial Travelers of America, The	300 - 901 Centre Street North Calgary AB T2E2P6	Fraternal.
Palliser Insurance Company Limited	103 - 3502 Taylor Street East Saskatoon SK S7H5H9 MA: P.O. Box 1358 Saskatoon SK S7K3N9	C.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Peace Hills General Insurance Company	300 - 10709 Jasper Avenue Edmonton AB T5J3N3	B.D.
Penncorp Life Insurance Company	55 Superior Boulevard Mississauga ON L5T2X9	A.E.
Pennsylvania Life Insurance Company	55 Superior Boulevard Mississauga ON L5T2X9	A.E.
Personal Insurance Company, The	6300 boulevard de la Rive-Sud Levis PQ G6V6P9 MA: 500 - 3 Robert Speck Parkway Mississauga ON L4Z3Z9	B.D.
Pool Insurance Company	1007 - 220 Portage Avenue Winnipeg MB R3C0A5	D.
Portage la Prairie Mutual Insurance Company, The	749 Saskatchewan Avenue East Portage La Prairie MB R1N3B8 MA: P.O. Box 340 Portage La Prairie MB R1N3B8	B.D.
Primerica Life Insurance Company of Canada	300 - 2000 Argentia Road, Plaza V Mississauga ON L5N2R7	A.E.
Primmum Insurance Company	2161 Yonge Street Toronto ON M4S3A6 MA: 50 Place Cremazie Montreal PQ H2P1B6	B.D.
Principal Life Insurance Company	68 Scollard Street, 2nd Floor Toronto ON M5R1G2	A.E.
Protective Insurance Company	68 Scollard Street, 2nd Floor Toronto ON M5R1G2	D.
Provident Life and Accident Insurance Company	1122 International Boulevard Burlington ON L7R4C1	A.E.
Prudential Insurance Company of America, The	1200 - 300 Consilium Place Toronto ON M1H3G2	A.E.
Rain and Hail Insurance Corporation	200 - 4303 Albert Street Regina SK S4S3R6	C.
RBC General Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: P.O. Box 5010, Station A Mississauga ON L5A9Z9	B.D.
RBC Life Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: P.O. Box 515, Station A Mississauga ON L5A4M3	A.E.
RBC Travel Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: P.O. Box 97, Station A Mississauga ON L5A2Y9	D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Red River Valley Mutual Insurance Company	245 Centre Avenue East Altona MB R0G0B0 MA: P.O. Box 940 Altona MB R0G0B0	B.C.D.
Reliable Life Insurance Company	Box 557, 100 King Street West Hamilton ON L8N3K9	A.E.
Reliance Insurance Company	Box 61, 1906 - 200 King Street West Toronto ON M5H3T4 MA: c/o KPMG Inc., 800 Bay Street, 8th Floor Toronto ON M5S3A9	Discont.
RGA Life Reinsurance Company of Canada	1200 - 55 University Avenue Toronto ON M5J2H7 MA: 1000 - 1010 Sainte-Catherine Street West Montreal PQ H3B3R8	Reinsurer.
Robin Hood Employees' Mutual Insurance Association	Box 537 Saskatoon SK S7K3L6	Fraternal.
Royal & Sun Alliance Insurance Company of Canada	10 Wellington Street East Toronto ON M5E1L5	B.C.D.
Saskatchewan Motor Club Insurance Company Limited	200 Albert Street North Regina SK S4R5E2	D.
Saskatchewan Mutual Insurance Company	279 - 3rd Avenue North Saskatoon SK S7K2H8	B.D.
Saskatchewan Teachers' Federation	2317 Arlington Avenue Saskatoon SK S7J2H8	Fraternal.
Scotia General Insurance Company	400 - 100 Yonge Street Toronto ON M5H1H1	D.
Scotia Life Insurance Company	c/o Scotia Insurance, 100 Yonge Street, 4th Floor Toronto ON M5H1H1	A.E.
Scottish & York Insurance Co. Limited	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Security Insurance Company of Hartford	702 - 155 University Avenue Toronto ON M5H3B7	B.D.
Security National Insurance Company	50 Place Cremazie Montreal PQ H2P1B6	B.D.
Sentry Insurance A Mutual Company	600 - 133 Richmond Street West Toronto ON M5H2L3	B.D.
SGI Canada Insurance Services Ltd.	2260 - 11th Avenue Regina SK S4P0J9	B.C.D.
Sompo Japan Insurance Inc.	P.O. Box 185, 130 King Street West, 12th Floor Toronto ON M5X1A6	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Sons of Scotland Benevolent Association	202 - 40 Eglinton Avenue East Toronto ON M4P3A2	Fraternal.
Sovereign General Insurance Company, The	500 - 6700 Macleod Trail South East Calgary AB T2H0L3	B.D.
Specialty National Insurance Company	500 - 36 King Street East Toronto ON M5C1E5	D.
SSQ Life Insurance Company Inc.	P.O. Box 10500, 2525 Boulevard Laurier Sainte-Foy PQ G1V4H6	A.E.
St. Paul Fire and Marine Insurance Company	1200 - 121 King Street West Toronto ON M5H3T9	B.D.
Standard Life Assurance Company of Canada, The	1245 Sherbrooke Street West Montreal PQ H3G1G3	A.
Standard Life Assurance Company, The	1245 Sherbrooke Street West Montreal PQ H3G1G3	A.
Stewart Title Guaranty Company	700 - 350 Albert Street Ottawa ON K1R1A4	D.
Stonebridge Life Insurance Company	80 Tiverton Court, 5th Floor Markham ON L3R0G4	A.E.
Sun Life Assurance Company of Canada	150 King Street West Toronto ON M5H1J9	A.E.
Superior Life Insurance Company	100 - 6205 - B Airport Road Mississauga ON L4V1E1	A.E.
Swiss Re Life & Health Canada	3000 - 161 Bay Street, Canada Trust Tower Toronto ON M5J2T6	Reinsurer.
Swiss Reinsurance Company	3000 - 161 Bay Street, Canada Trust Tower Toronto ON M5J2T6	Reinsurer.
TD General Insurance Company	2161 Yonge Street, 4th Floor Toronto ON M4S3A6 MA: 50 Place Cremazie Montreal PQ H2P1B6	D.
TD Life Insurance Company	100 Wellington Street West, 5th Floor, CP Tower Toronto ON M5K1A2	A.E.
Temple Insurance Company	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
TIG Insurance Company	P.O. Box 5800, 717 Portage Avenue Winnipeg MB R3C3C9	B.D.
Tokio Marine & Fire Insurance Company Limited, The	105 Adelaide Street West Toronto ON M5H1P9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Traders General Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
Trafalgar Insurance Company of Canada	700 - 10 York Mills Road Toronto ON M4P2G5	B.D.
Trans Global Insurance Company	275 - 16930 - 114 Avenue Edmonton AB T5M3S2	B.D.
Trans Global Life Insurance Company	275 - 16930 - 114 Avenue Edmonton AB T5M3S2	A.E.
Transamerica Life Canada	300 Consilium Place Toronto ON M1H3G2	A.E.
Transatlantic Reinsurance Company	145 Wellington Street West Toronto ON M5J1H8	Reinsurer.
Travelers Casualty and Surety Company of Canada	1070 - 36 Toronto Street Toronto ON M5C2C5	B.D.
Travelers Indemnity Company, The	1070 - 36 Toronto Street Toronto ON M5C2C5	B.D.
Travelers Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	A.E.
UAP - NewRotterdam Insurance Company N.V.	2206 Eglinton Avenue East Scarborough ON M1L4S8	Discont.
Ukrainian Fraternal Society of Canada	235 McGregor Street Winnipeg MB R2W4W5	Fraternal.
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	804 Selkirk Avenue Winnipeg MB R2W2N6	Fraternal.
Ukrainian National Association, Inc.	406 - 2800 - 14th Avenue Markham ON L3R0E4	Fraternal.
Unifund Assurance Company	95 Elizabeth Avenue St. John's NF A1B1R7 MA: P.O. Box 12049 St. John's NF A1B1R7	B.D.
Union Fidelity Life Insurance Company	200 Wellington Street West Toronto ON M5V3C7	Discont.
United American Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.
Unity Life of Canada	112 St. Clair Avenue West Toronto ON M4V2Y3	A.E.
Utica Mutual Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Waterloo Insurance Company	111 Westmount Road South Waterloo ON N2J4S4 MA: P.O. Box 2000 Waterloo ON N2J4S4	B.D.
Wawanesa Life Insurance Company, The	191 Broadway Winnipeg MB R3C3P1	A.E.
Wawanesa Mutual Insurance Company, The	191 Broadway Winnipeg MB R3C3P1	B.D.
Western Agricultural Insurance Corporation	339 Main Street North Moose Jaw SK S6H4N7 MA: P.O. Box 100 Moose Jaw SK S6H4N7	C.
Western Assurance Company	10 Wellington Street East Toronto ON M5E1L5	C.D.
Western Surety Company	2000 - 1874 Scarth Street Regina SK S4P2G8 MA: P.O. Box 527 Regina SK S4P2G8	D.
Workers Benevolent Association of Canada	595 Pritchard Avenue Winnipeg MB R2W2K4	Fraternal.
XL Reinsurance America Inc.	700 - 350 Albert Street Ottawa ON K1R1A4	B.D.
Zenith Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.D.
Zurich Insurance Company	400 University Avenue Toronto ON M5G1S7	B.D.
Reciprocals		
Asset Protection Insurance Exchange	1221 - 8th Street East Saskatoon SK S7H0S5	
Canadian Applicators Insurance Reciprocal	1002 Warsaw Avenue Winnipeg MB R3M1E4	
Canadian Lawyers Insurance Association	600 - 919 - 11th Avenue South West Calgary AB T2R1P3 MA: 306 - 20 Queen Street West Toronto ON M5H3R3	
Canadian Universities Reciprocal Insurance Exchange	5500 North Service Road, 9th Floor Burlington ON L7L6W6	
Community Newspapers Reciprocal Insurance Exchange	103 - 3050 Harvester Road Burlington ON L7N3J1	
Healthcare Insurance Reciprocal of Canada	412 - 4100 Yonge Street Toronto ON M2P2B5	

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Lumbermen's Underwriting Alliance	500 - 185 Dorval Avenue Dorval PQ H9S5J9	
Automobile Fund		
Saskatchewan Auto Fund	2260 - 11th Avenue Regina SK S4P0J9	Not Licensed.
Crown Corporations		
SGI	2260 - 11th Avenue Regina SK S4P0J9	B.D.

FRATERNAL SOCIETIES

SASKATCHEWAN - 2002

Table 1 - Exhibit of Premiums and Disbursements - "$000"

	Exhibit of Premiums, Contributions and Dues				Disbursements Under Certificate			
	Life Insurance Funds	Sickness and Accident Insurance Funds	Fraternal and Expense Funds	Total	Life Insurance Funds	Sickness and Accident Insurance Funds	Dividend Total	Total
	$	$	$	$	$	$	$	$
ACTRA Fraternal Benefit Society	7	56		63		24		24
Canadian Professional Sales Association	3	7		10	5			5
Grand Orange Lodge of British America, Benefit Fund, The	1			1				
Independent Order of Foresters, The	1,064	2		1,066	1,092	7	251	1,350
Knights of Columbus	13,071	1	44	13,116	3,459		2,800	6,259
Lutheran Life Insurance Society of Canada	3,028	36		3,064	2,501	29	813	3,343
North West Commercial Travellers' Association of Canada, The	2		29	31	13		9	22
Order of United Commercial Travelers of America, The	6	36		42	14	15		29
Robin Hood Employees' Mutual Insurance Association		212		212		199	23	222
Saskatchewan Teachers' Federation		6,342		6,342		13,665		13,665
Sons of Scotland Benevolent Association	3			3	3			3
Ukrainian Fraternal Society of Canada	4			4	21		4	25
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	7			7	10		1	11
Ukrainian National Association, Inc.	5	1		6	8			8
Workers Benevolent Association of Canada					2			2
2002 TOTALS	$ 17,201	$ 6,693	$ 73	$ 23,967	$ 7,128	$ 13,939	$ 3,901	$ 24,968

FRATERNAL SOCIETIES

SASKATCHEWAN - 2002

Table 2 - Life Insurance in Force - "$000"

	Policies in Force at end of 2001	Additions During Year (New Effected and Other Additions)	Reductions During Year For All Reasons	Currency Revaluation		Policies in Force at end of 2002
	Amount	Amount	Amount	Amount	Number	Amount
	$	$	$	$		$
ACTRA Fraternal Benefit Society	2,696	133	65		118	2,764
Canadian Professional Sales Association	185	148	27		76	306
Grand Orange Lodge of British America, Benefit Fund, The	86	1			19	87
Independent Order of Foresters, The	57,396	658	5,699		2,410	52,355
Knights of Columbus	483,804	51,171	17,830		14,803	517,145
Lutheran Life Insurance Society of Canada	142,813	22,290	10,800		4,578	154,303
North West Commercial Travellers' Association of Canada, The	415	6	32		388	389
Order of United Commercial Travelers of America, The	1,187	10	15		66	1,182
Robin Hood Employees' Mutual Insurance Association	16	1	1		136	16
Saskatchewan Teachers' Federation						0
Sons of Scotland Benevolent Association	186	5	8		85	183
Ukrainian Fraternal Society of Canada	537	5	36		171	506
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	551	2	10		96	543
Ukrainian National Association, Inc.	542	5	34		161	513
Workers Benevolent Association of Canada	186		14		66	172
2002 TOTALS	$ 690,600	$ 74,435	$ 34,571	$	23,173	$ 730,464

MUTUAL BENEFIT SOCIETIES

SASKATCHEWAN - 2002

SUMMARY OF INDIVIDUAL ANNUAL STATEMENTS AS AT DECEMBER 31, 2002

(Amount to the Nearest Dollar)

Name of Society	Number of Members		Assets	Liabilities	Surplus
	Beginning of Fiscal Year	End of Fiscal Year			
Civic Employees Association, The (Local #21 Funeral Benefit Fund)	697	691	$ 199,789	$ 2,373	$ 197,416
2002 TOTALS	697	691	$ 199,789	$ 2,373	$ 197,416

	Dues and Assessments	Other Income	Benefits Incurred	Other Expenses	Profit (Loss) For Year
Civic Employees Association, The (Local #21 Funeral Benefit Fund)	$ 3,831	$ 3,832	$ 2,800	$ 948	$ 3,915
2002 TOTALS	$ 3,831	$ 3,832	$ 2,800	$ 948	$ 3,915

SASKATCHEWAN INSURANCE EXHIBIT

COMPARATIVE SUMMARY OF TOTAL BUSINESS IN ALL CLASSES - "$000"

	Direct Premiums Written	Direct Claims Incurred	Ratio
OTHER THAN LIFE			
Accident and Sickness Insurance (excluding Fraternals)	$ 271,866	$ 159,396	58.6
Guarantee Insurance (Fidelity, Surety, Title and Legal)	8,557	571	6.7
Hail Insurance	53,538	30,855	57.6
Aircraft Insurance	6,289	17,011	270.5
Automobile Accident Insurance Act	488,178	435,312	89.2
Automobile Extension Insurance	106,484	66,465	62.4
Boiler and Machinery Insurance	11,478	7,121	62.0
Liability Insurance	67,511	41,385	61.3
Marine Insurance	1,970	3,112	158.0
Mortgage Insurance	3,056	315	10.3
Property Insurance	298,507	179,720	60.2
(A) TOTALS	$ 1,317,434	$ 941,263	71.4
Life Insurance (all plans excluding Fraternals)	$ 507,511		
Claims: Dividends		$ 48,663	
Death Claims		155,918	
Accidental Death Claims		461	
Disability Claims		3,132	
Matured Endowments		1,386	
Annuity Payments		122,130	
Surrender Values		136,081	
Settlement Annuities		2,392	
(B) TOTALS	$ 507,511	$ 470,163	92.6
GRAND TOTALS (all classes A and B)	$ 1,824,945	$ 1,411,426	77.3

ACCIDENT AND SICKNESS INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1977	26,162	16,117	61.6
1978	32,590	18,320	56.2
1979	35,629	22,159	62.2
1980	39,191	26,407	67.4
1981	47,119	30,138	64.0
1982	53,238	34,825	65.4
1983	59,646	39,211	65.7
1984	66,125	41,209	62.3
1985	67,698	48,527	71.7
1986	67,184	47,649	70.9
1987	79,800	51,037	64.0
1988	86,392	58,110	67.3
1989	90,933	65,654	72.2
1990	93,395	65,810	70.5
1991	103,702	77,903	75.1
1992	103,042	78,299	76.0
1993	118,335	90,103	76.1
1994	130,182	86,811	66.7
1995	147,809	109,123	73.8
1996	156,187	108,699	69.6
1997	172,055	129,563	75.3
1998	181,364	120,699	66.6
1999	198,051	138,923	70.1
2000	228,311	173,664	76.1
2001	247,921	171,516	69.2
2002	271,866	159,396	58.6

HAIL INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1977	8,637	5,574	64.5
1978	15,699	9,202	58.6
1979	15,517	14,483	93.3
1980	12,386	7,659	61.8
1981	20,533	21,657	105.5
1982	26,892	20,829	77.5
1983	28,774	34,047	118.3
1984	37,999	26,670	70.2
1985	30,440	12,959	42.6
1986	31,171	13,782	44.2
1987	22,284	9,364	42.0
1988	17,039	6,894	40.5
1989	24,369	19,565	80.3
1990	22,948	23,672	103.2
1991	24,982	29,945	119.9
1992	27,519	10,738	39.9
1993	34,163	14,813	43.4
1994	39,070	68,480	175.3
1995	42,201	66,672	158.0
1996	63,137	26,927	42.6
1997	48,981	23,534	48.0
1998	50,482	18,249	36.1
1999	43,072	24,082	55.9
2000	44,824	53,026	118.3
2001	42,662	52,726	123.6
2002	53,538	30,855	57.6

LIFE INSURANCE (All Plans Excluding Fraternals)

COMPARATIVE TOTALS - "$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1977	148,935	73,689	49.5
1978	161,163	89,138	55.3
1979	180,494	105,950	58.7
1980	219,872	127,857	58.2
1981	280,310	165,425	59.0
1982	247,752	200,357	80.9
1983	258,718	197,383	76.3
1984	288,806	213,962	74.1
1985	332,391	277,406	83.5
1986	336,976	291,531	86.5
1987	401,863	348,609	86.7
1988	424,740	359,841	84.7
1989	467,301	346,226	74.1
1990	546,787	423,655	77.5
1991	582,350	465,763	80.0
1992	498,794	434,574	87.1
1993	474,979	533,063	112.2
1994	480,921	563,298	117.1
1995	510,746	581,047	113.7
1996	430,277	609,698	141.7
1997	447,517	634,269	141.7
1998	421,189	597,817	141.9
1999	464,391	590,093	127.1
2000	474,112	576,587	121.6
2001	482,590	502,858	104.2
2002	507,511	470,163	92.6

PROPERTY AND CASUALTY - AIRCRAFT INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1977	1,507	2,306	153.0
1978	1,677	1,245	74.2
1979	1,924	1,603	83.3
1980	2,641	3,978	150.6
1981	2,224	1,894	85.2
1982	3,707	3,803	102.6
1983	2,905	1,662	57.2
1984	2,596	2,101	80.9
1985	3,403	1,097	32.2
1986	4,284	1,982	46.3
1987	3,863	449	11.6
1988	2,897	1,727	59.6
1989	2.603	1,815	69.7
1990	2,133	1,883	88.3
1991	2,597	2,135	82.2
1992	3,172	1,343	42.3
1993	3,544	1,477	41.7
1994	3,395	1,781	52.5
1995	3,502	2,314	66.1
1996	4,330	3,141	72.5
1997	4,037	8,244	204.2
1998	4,360	3,144	72.1
1999	3,426	2,609	76.2
2000	5,725	1,866	32.6
2001	6,287	3,749	59.6
2002	6,289	17,011	270.5

PROPERTY AND CASUALTY - AUTOMOBILE ACCIDENT INSURANCE ACT

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1977	91,880	66,437	72.3
1978	88,055	76,085	86.4
1979	92,886	101,774	109.6
1980	119,166	116,491	97.8
1981	163,677	123,674	75.6
1982	170,400	141,437	83.0
1983	179,055	141,667	79.1
1984	192,840	148,980	77.3
1985	189,509	191,052	100.8
1986	191,842	197,753	103.1
1987	202,728	229,838	113.4
1988	229,091	224,101	97.8
1989	243,016	212,023	87.2
1990	251,329	219,559	87.4
1991	258,610	260,885	100.9
1992	275,781	298,568	108.3
1993	298,986	315,727	105.6
1994	314,618	406,596	129.2
1995	324,840	333,329	102.6
1996	318,604	362,460	113.8
1997	362,682	372,828	102.8
1998	405,601	350,292	86.4
1999	429,045	384,324	89.6
2000	448,472	411,172	91.7
2001	420,020	465,418	110.8
2002	488,178	435,312	89.2

PROPERTY AND CASUALTY - AUTOMOBILE EXTENSION INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1977	20,383	10,405	51.0
1978	20,744	10,480	50.5
1979	21,581	13,716	63.6
1980	27,177	20,715	76.2
1981	32,723	25,362	77.5
1982	35,722	34,177	95.7
1983	46,399	30,352	65.4
1984	47,835	29,805	62.3
1985	51,037	32,839	64.3
1986	57,233	36,016	62.9
1987	59,110	32,660	55.3
1988	59,263	33,696	56.9
1989	57,903	35,312	61.0
1990	58,945	34,319	58.2
1991	59,726	36,174	60.6
1992	62,015	39,789	64.2
1993	61,001	29,632	48.6
1994	61,276	41,865	68.6
1995	61,864	43,723	70.7
1996	67,089	42,206	62.9
1997	79,646	46,309	58.1
1998	87,485	51,784	59.2
1999	87,094	51,870	59.6
2000	91,102	63,332	69.5
2001	97,544	76,472	78.4
2002	106,484	66,465	62.4

PROPERTY AND CASUALTY - BOILER AND MACHINERY INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1977	1,455	716	49.2
1978	1,495	1,287	86.1
1979	2,444	333	13.6
1980	2,663	1,333	50.1
1981	3,698	2,272	61.4
1982	3,123	965	30.9
1983	1,516	519	34.2
1984	1,855	943	50.8
1985	4,226	545	12.9
1986	2,843	1,107	38.9
1987	3,610	524	14.5
1988	3,827	1,804	47.1
1989	3,851	1,881	48.8
1990	3,901	2,198	56.3
1991	3,962	2,305	58.2
1992	4,835	1,376	28.5
1993	5,060	1,431	28.3
1994	5,933	10,138	170.9
1995	7,255	-639	
1996	7,899	3,788	48.0
1997	8,415	7,260	86.3
1998	7,470	5,278	70.7
1999	8,243	3,492	42.4
2000	5,936	7,932	133.6
2001	8,056	752	9.3
2002	11,478	7,121	62.0

PROPERTY AND CASUALTY - GUARANTEE INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1977	3,232	1,372	42.5
1978	3,193	602	18.9
1979	3,816	1,890	49.5
1980	4,210	2,756	65.5
1981	4,604	1,929	41.9
1982	5,995	2,363	39.4
1983	5,546	2,715	49.0
1984	5,308	1,065	20.1
1985	6,456	2,990	46.3
1986	8,050	1,260	15.7
1987	6,952	2,201	31.7
1988	6,771	2,683	39.6
1989	6,657	2,521	37.9
1990	6,988	2,331	33.4
1991	5,657	1,409	24.9
1992	4,634	1,017	21.9
1993	4,897	2,231	45.6
1994	5,918	701	11.8
1995	6,474	527	8.1
1996	6,424	315	4.9
1997	6,905	134	1.9
1998	7,013	1,348	19.2
1999	7,080	724	10.2
2000	6,660	1,430	21.5
2001	7,841	2,518	32.1
2002	8,557	571	6.7

PROPERTY AND CASUALTY - LIABILITY INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1977	8,192	6,180	75.4
1978	8,707	4,533	52.1
1979	9,835	6,425	65.3
1980	11,070	5,603	50.6
1981	12,333	10,983	89.1
1982	13,313	12,494	93.8
1983	14,705	15,967	108.6
1984	15,627	19,600	125.4
1985	22,870	23,293	101.8
1986	35,796	17,691	49.4
1987	34,555	22,582	65.4
1988	35,576	19,947	56.1
1989	42,308	17,517	41.4
1990	34,692	12,954	37.3
1991	36,502	14,316	39.2
1992	33,236	23,034	69.3
1993	32,212	18,852	58.5
1994	38,163	18,118	47.5
1995	40,950	20,466	50.0
1996	49,967	32,671	65.4
1997	45,921	20,102	43.8
1998	48,276	34,281	71.0
1999	50,894	28,980	56.9
2000	51,998	28,608	55.0
2001	57,388	47,271	82.4
2002	67,511	41,385	61.3

PROPERTY AND CASUALTY - MARINE INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1977	68	5	7.4
1978	91	13	14.3
1979	65	27	41.5
1980	160	53	33.1
1981	126	46	36.5
1982	129	-1	
1983	57	53	93.0
1984	19	0	
1985	111	47	42.3
1986	87	86	98.9
1987	68	18	26.5
1988	118	65	55.1
1989	96	35	36.5
1990	74	341	460.8
1991	91	-136	
1992	93	-15	
1993	112	89	79.5
1994	52	134	257.7
1995	109	146	133.9
1996	299	-2	
1997	205	99	48.3
1998	263	21	8.0
1999	1,190	239	20.1
2000	92	16	17.4
2001	673	61	9.1
2002	1,970	3,112	158.0

PROPERTY AND CASUALTY - MORTGAGE INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1977	1,752	69	3.9
1978	2,366	714	30.2
1979	2,425	738	30.4
1980	1,651	1,743	105.6
1981	1,067	1,343	125.9
1982	449	2,456	547.0
1983	549	2,927	533.2
1984	278	677	243.5
1985	464	828	178.4
1986	1,440	258	17.9
1987	1,491	-75	
1988	1,367	1,154	84.4
1989	929	2,037	219.3
1990	1,105	1,875	169.7
1991	1,267	1,755	138.5
1992	1,405	890	63.3
1993	243	337	138.7
1994	2	387	19,350.0
1995	8	63	787.5
1996	281	-65	
1997	1,191	85	7.1
1998	1,228	152	12.4
1999	1,273	-94	
2000	1,316	117	8.9
2001	1,707	164	9.6
2002	3,056	315	10.3

PROPERTY AND CASUALTY - PROPERTY INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1977	79,272	37,366	47.1
1978	86,591	38,780	44.8
1979	99,217	65,917	66.4
1980	112,490	70,768	62.9
1981	133,994	78,246	58.4
1982	146,344	101,212	69.2
1983	163,501	177,251	108.4
1984	166,430	117,099	70.4
1985	179,068	116,734	65.2
1986	189,874	177,337	93.4
1987	193,348	124,962	64.6
1988	192,209	132,565	69.0
1989	184,454	149,497	81.0
1990	189,870	128,201	67.5
1991	187,134	138,728	74.1
1992	193,885	126,695	65.3
1993	206,981	171,340	82.8
1994	209,314	139,232	66.5
1995	222,673	169,322	76.0
1996	231,358	145,406	62.8
1997	242,572	133,824	55.2
1998	240,018	126,993	52.9
1999	240,455	159,141	66.2
2000	247,482	158,592	64.1
2001	267,612	180,251	67.4
2002	298,507	179,720	60.2

TOTAL INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1977	391,477	220,236	56.3
1978	422,370	250,399	59.3
1979	465,834	335,015	71.9
1980	552,677	383,364	69.4
1981	702,408	462,968	65.9
1982	707,064	554,916	78.5
1983	761,371	643,752	84.6
1984	825,718	602,111	72.9
1985	887,673	708,317	79.8
1986	926,780	786,452	84.9
1987	1,009,672	822,169	81.4
1988	1,059,290	842,587	79.5
1989	1,124,420	854,083	76.0
1990	1,212,167	916,798	75.6
1991	1,266,580	1,031,182	81.4
1992	1,207,007	1,015,419	84.1
1993	1,240,513	1,179,095	95.0
1994	1,288,844	1,337,541	103.8
1995	1,368,431	1,326,093	96.9
1996	1,334,240	1,328,256	99.6
1997	1,420,127	1,376,251	96.9
1998	1,454,749	1,310,509	90.1
1999	1,534,214	1,384,610	90.2
2000	1,606,030	1,476,342	91.9
2001	1,640,301	1,503,756	91.7
2002	1,824,945	1,411,426	77.3

ACCIDENT AND SICKNESS INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	20	20	100.0
Aetna Life Insurance Company	222	25	11.3
AIG Assurance Canada	124	23	18.5
AIG Life Insurance Company of Canada	1,736	95	5.5
Allianz Insurance Company of Canada	15		
Allianz Life Insurance Company of North America	155	32	20.6
American Bankers Insurance Company of Florida	690	206	29.9
American Bankers Life Assurance Company of Florida	2,006	737	36.7
American Home Assurance Company	324	47	14.5
American Income Life Insurance Company	382	71	18.6
AMEX Assurance Company	19		
AXA Insurance (Canada)	385	233	60.5
Blue Cross Life Insurance Company of Canada	3,306	1,209	36.6
BMO Life Insurance Company	594	80	13.5
Canada Life Assurance Company, The	45,268	37,435	82.7
Canadian Premier Life Insurance Company	4,484	1,068	23.8
CGU Insurance Company of Canada	69		
Chubb Insurance Company of Canada	2		
CIBC Life Insurance Company Limited	457	28	6.1
CIGNA Life Insurance Company of Canada	796	-11	
Citadel General Assurance Company, The	795	-4,604	
Co-operators General Insurance Company	42		
Co-operators Life Insurance Company	21,816	13,930	63.9
Combined Insurance Company of America	9,645	2,986	31.0
Connecticut General Life Insurance Company	1		
Continental Casualty Company		-691	
CT Financial Assurance Company	229	102	44.5
CUMIS General Insurance Company	37	7	18.9
CUMIS Life Insurance Company	12,089	3,785	31.3
Desjardins Financial Security Life Assurance Company	4,820	2,840	58.9
Empire Life Insurance Company, The	476	333	70.0
Equitable Life Insurance Company of Canada, The	1,026	827	80.6
Federated Life Insurance Company of Canada	601	768	127.8
First Canadian Insurance Corporation	2,655	325	12.2
Great-West Life Assurance Company, The	59,389	38,756	65.3
Green Shield Canada	1,889	1,468	77.7
Hartford Fire Insurance Company		107	
Hartford Life Insurance Company		14	
Heritage General Insurance Company	735	105	14.3

ACCIDENT AND SICKNESS INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Household Life Insurance Company	394	136	34.5
Industrial-Alliance Life Insurance Company	33	115	348.5
Industrial-Alliance Pacific Life Insurance Company	7,109	1,444	20.3
ING Insurance Company of Canada	7		
Ingle Life & Health Assurance Company	-1		
Liberty Life Assurance Co. of Boston	64	374	584.4
Liberty Mutual Insurance Company	130	189	145.4
Life Investors Insurance Company of America	481	88	18.3
Lloyd's Underwriters	516	-1	
London and Midland General Insurance Company	1,281	373	29.1
London Life Insurance Company		1,606	
Manufacturers Life Insurance Company, The	15,242	10,688	70.1
Manulife Canada Ltd.		11	
Maritime Life Assurance Company, The	10,136	7,253	71.6
Mennonite Mutual Fire Insurance Company of Saskatchewan	1		
Metropolitan Life Insurance Company	3	74	2,466.7
MFC Insurance Company Limited	15		
National Bank Life Insurance Company	47	13	27.7
National Fidelity Life Insurance Company	4		
National Life Assurance Company of Canada, The	745	1,105	148.3
New York Life Insurance Company	9	8	88.9
Penncorp Life Insurance Company	10,110	2,814	27.8
Primerica Life Insurance Company of Canada	2		
Provident Life and Accident Insurance Company	7,258	4,357	60.0
Prudential Insurance Company of America, The	164	37	22.6
RBC Life Insurance Company	2,575	1,206	46.8
RBC Travel Insurance Company	3,850	1,322	34.3
Reliable Life Insurance Company	636	426	67.0
Royal & Sun Alliance Insurance Company of Canada	79		
Scotia Life Insurance Company	492	104	21.1
SGI	83	-24	
Sovereign General Insurance Company, The	253	72	28.5
SSQ Life Insurance Company Inc.	166	91	54.8
Standard Life Assurance Company, The	1,853	1,256	67.8
Sun Life Assurance Company of Canada	29,697	21,389	72.0
TD Life Insurance Company	92	17	18.5
TIG Insurance Company	1		
Trans Global Life Insurance Company	43	12	27.9
Transamerica Life Canada	95	48	50.5

ACCIDENT AND SICKNESS INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Travelers Insurance Company, The		1	
Unity Life of Canada	515	172	33.4
Wawanesa Life Insurance Company, The	387	264	68.2
2002 TOTALS	$ 271,866	$ 159,396	58.6

HAIL INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	2,360	1,056	44.7
Additional Municipal Hail Limited	4,189	2,396	57.2
Co-operative Hail Insurance Company Limited	13,467	7,229	53.7
Hartford Fire Insurance Company	238	283	118.9
Lloyd's Underwriters		1	
Lombard General Insurance Company of Canada	6,436	3,726	57.9
Palliser Insurance Company Limited	18,770	11,821	63.0
Rain and Hail Insurance Corporation	2,570	1,135	44.2
Western Agricultural Insurance Corporation	5,508	3,208	58.2
2002 TOTALS	$ 53,538	$ 30,855	57.6

LIFE INSURANCE - 2002

TABLE A

Exhibit of Policies in Force (Direct) in Saskatchewan - "$000"

Insurer	Policies in Force at end of 2001 Amount	New Issued and Other Additions in2002 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2002 Amount
	$	$	$	$		$
Aetna Life Insurance Company	6,159	196	10		244	6,345
AIG Assurance Canada	30,386	1,406	2,390		3,044	29,402
AIG Life Insurance Company of Canada	249,700	339,465	9,366		5,670	579,799
Allianz Life Insurance Company of North America	15,899	16	92		3,015	15,823
American Bankers Life Assurance Company of Florida	78,794	50,477	45,230		36,924	84,041
American Income Life Insurance Company	66,134	36,118	19,810		3,694	82,442
Associates Financial Life Insurance Company	34,328	16,659	20,172		8,320	30,815
AXA Insurance Inc.		30			1	30
Blue Cross Life Insurance Company of Canada	498,382	80,008	26,211		9,914	552,179
BMO Life Insurance Company		15,359	2,771		4,598	12,588
Canada Life Assurance Company, The	7,304,574	1,945,772	637,099		162,099	8,613,247
Canadian Premier Life Insurance Company	59,913	5,466	265		41,034	65,114
CIBC Life Insurance Company Limited	39,272		4,262		465	35,010
CIGNA Life Insurance Company of Canada	15,145	3,410	1,004		9,077	17,551
CNA Life Insurance Company of Canada	149,331	28,812	178,143			0
Co-operators Life Insurance Company	4,986,399	1,879,478	2,240,092		66,340	4,625,785
Combined Insurance Company of America	2,996	-390	1,077		57	1,529
Connecticut General Life Insurance Company	2				1	2
CT Financial Assurance Company	950				5	950
CUMIS Life Insurance Company	2,448,089	944,245	723,410		578	2,668,924
CUNA Mutual Insurance Society	396	23	171		64	248
Desjardins Financial Security Life Assurance Company	1,073,944	94,288	71,182		6,831	1,097,050
Empire Life Insurance Company, The	512,469	87,522	63,820		4,860	536,171
Equitable Life Assurance Society of the United States, The	149	4			6	153
Equitable Life Insurance Company of Canada, The	934,752	146,841	72,894		8,497	1,008,699
Federated Life Insurance Company of Canada	115,933	16,684	15,596		1,411	117,021
First Canadian Insurance Corporation	258,114	110,302	50,305		12,258	318,111
Fortis Benefits Insurance Company	91,725	7,267	5,488		21,461	93,504
Gerber Life Insurance Company	2,165	2,900	1,410		358	3,655
Great-West Life Assurance Company, The	8,547,490	515,609	240,422		139,531	8,822,677
Household Life Insurance Company	23,124	13,929	11,157		3,005	25,896
Industrial-Alliance Life Insurance Company	14,161	1,218	2,299		77	13,080
Industrial-Alliance Pacific Life Insurance Company	969,777	581,412	311,376		43,601	1,239,813
John Hancock Life Insurance Company	15		15			0
Liberty Life Assurance Co. of Boston	14,353	5,586	523		269	19,416
Life Investors Insurance Company of America	80,909	25,899	14,901		4,351	91,907
London Life Insurance Company	2,267,351	251,350	200,337		37,031	2,318,364

LIFE INSURANCE - 2002

TABLE A

Exhibit of Policies in Force (Direct) in Saskatchewan - "$000"

Insurer	Policies in Force at end of 2001 Amount	New Issued and Other Additions in2002 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2002 Amount
	$	$	$	$		$
Manufacturers Life Insurance Company, The	4,152,666	1,778,128	1,295,276		67,047	4,635,518
Manulife Canada Ltd.	531,339	19,632	25,404		4,100	525,567
Maritime Life Assurance Company, The	2,925,409	452,846	198,300		27,400	3,179,955
MD Life Insurance Company	39,399	36,507	2,209		107	73,697
Metropolitan Life Insurance Company	1,506	37	62		2,258	1,481
MFC Insurance Company Limited	117,023		1,528		639	115,495
Minnesota Life Insurance Company	20		1		38	19
National Bank Life Insurance Company	20,442	4,444	7,114		4	17,772
National Fidelity Life Insurance Company	39				2	39
National Life Assurance Company of Canada, The	1,090,311	145,738	91,725		6,132	1,144,324
New York Life Insurance Company	24,939	2,498	4,958		75	22,479
Penncorp Life Insurance Company	77,855	8,306	4,917		2,123	81,244
Primerica Life Insurance Company of Canada	1,592,703	354,974	274,197		5,920	1,673,480
Principal Life Insurance Company	171	324		-2	5	493
Provident Life and Accident Insurance Company	45,940	2,625	1,105		919	47,460
Prudential Insurance Company of America, The	81,773	1,843	58,859		2,472	24,757
RBC Life Insurance Company	958,499	315,427	265,374		7,691	1,008,552
Reliable Life Insurance Company	87,497	4,334	11,409		332	80,422
SSQ Life Insurance Company Inc.		9,366	1		3	9,365
Standard Life Assurance Company, The	1,447,175	247,668	113,762		14,405	1,581,081
Sun Life Assurance Company of Canada	11,403,224	1,944,390	1,366,093		156,196	11,981,521
Superior Life Insurance Company	8	14			2	22
TD Life Insurance Company	60,355	10,883	5,612		655	65,626
Trans Global Life Insurance Company	4,122	409	8		3,932	4,523
Transamerica Life Canada	1,770,687	266,825	165,781		9,137	1,871,731
Travelers Insurance Company, The					1	0
United American Insurance Company	451	15	19		44	447
Unity Life of Canada	32,095	2,789	4,989		481	29,895
Wawanesa Life Insurance Company, The	1,015,572	150,614	90,903		10,372	1,075,283
2002 TOTALS	$ 58,374,500	$ 12,967,997	$ 8,962,906	$ -2	961,183	$ 62,379,589

LIFE INSURANCE - 2002

TABLE B

Direct Premium Income and Considerations on Saskatchewan Business - "$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	$	$	$	$	$	$	$
Aetna Life Insurance Company	1	28	29				29
AIG Assurance Canada	1,268		1,268				1,268
AIG Life Insurance Company of Canada	4,940	608	5,548	62		62	5,610
Allianz Life Insurance Company of North America		82	82				82
American Bankers Life Assurance Company of Florida		1,830	1,830				1,830
American Income Life Insurance Company	1,142		1,142				1,142
Associates Financial Life Insurance Company	29	749	778				778
Blue Cross Life Insurance Company of Canada	181	981	1,162				1,162
BMO Life Insurance Company	1	144	145				145
Canada Life Assurance Company, The	25,393	14,284	39,677	21,835	16,556	38,391	78,068
Canadian Premier Life Insurance Company		2,562	2,562				2,562
CIBC Life Insurance Company Limited	233		233				233
CIGNA Life Insurance Company of Canada		289	289				289
CNA Life Insurance Company of Canada	347		347				347
Co-operators Life Insurance Company	7,014	16,035	23,049	1,754	1,236	2,990	26,039
Combined Insurance Company of America	106	2	108				108
CT Financial Assurance Company	2		2				2
CUMIS Life Insurance Company	56	17,173	17,229		337	337	17,566
CUNA Mutual Insurance Society	6		6				6
Desjardins Financial Security Life Assurance Company	5,008	1,851	6,859	1,075	151	1,226	8,085
Empire Life Insurance Company, The	3,262	332	3,594	2,378	42	2,420	6,014
Equitable Life Assurance Society of the United States, The	1		1				1
Equitable Life Insurance Company of Canada, The	5,344	104	5,448	2,978		2,978	8,426
Euler American Credit Indemnity Company		43	43				43
Federated Life Insurance Company of Canada	439	164	603				603
First Canadian Insurance Corporation		3,315	3,315				3,315
Forethought Life Insurance Company					19	19	19
Fortis Benefits Insurance Company	7,953		7,953	54	4,127	4,181	12,134
Gerber Life Insurance Company	26		26				26
Great-West Life Assurance Company, The	12,709	18,671	31,380	766	4	770	32,150
Hartford Life Insurance Company				1	4	5	5
Household Life Insurance Company		326	326				326
Industrial-Alliance Life Insurance Company	57	123	180	41	535	576	756
Industrial-Alliance Pacific Life Insurance Company	4,865	5,819	10,684	916		916	11,600
Liberty Life Assurance Co. of Boston		31	31				31
Life Investors Insurance Company of America		456	456				456
London Guarantee Insurance Company		247	247				247

LIFE INSURANCE - 2002

TABLE B

Direct Premium Income and Considerations on Saskatchewan Business - "$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	$	$	$	$	$	$	$
London Life Insurance Company	30,094		30,094	1,624	4,196	5,820	35,914
Manufacturers Life Insurance Company, The	26,859	6,196	33,055	19,717	1,299	21,016	54,071
Manulife Canada Ltd.	3,917		3,917	42	2	44	3,961
Maritime Life Assurance Company, The	15,458	1,533	16,991	5,610	777	6,387	23,378
MD Life Insurance Company	1,189		1,189				1,189
Metropolitan Life Insurance Company	30		30				30
MFC Insurance Company Limited	675		675				675
Minnesota Life Insurance Company	1	3	4				4
National Bank Life Insurance Company	2	84	86				86
National Life Assurance Company of Canada, The	15,698	378	16,076	837	15	852	16,928
New York Life Insurance Company	5	50	55				55
Penncorp Life Insurance Company	1,188		1,188	16		16	1,204
Primerica Life Insurance Company of Canada	4,516		4,516				4,516
Principal Life Insurance Company	2		2				2
Provident Life and Accident Insurance Company		125	125				125
Prudential Insurance Company of America, The	68	143	211				211
RBC Life Insurance Company	7,930	9	7,939	251		251	8,190
Reliable Life Insurance Company	226		226				226
SSQ Life Insurance Company Inc.		26	26				26
Standard Life Assurance Company, The	10,108	907	11,015	11,293	1,774	13,067	24,082
Sun Life Assurance Company of Canada	44,602	18,847	63,449	20,876	5,642	26,518	89,967
Superior Life Insurance Company	1		1				1
TD Life Insurance Company	120	4	124				124
Trans Global Life Insurance Company		24	24				24
Transamerica Life Canada	10,603		10,603	2,079		2,079	12,682
United American Insurance Company	22		22				22
Unity Life of Canada	143		143				143
Wawanesa Life Insurance Company, The	6,869	105	6,974	1,198		1,198	8,172
2002 TOTALS	$ 260,709	$ 114,683	$ 375,392	$ 95,403	$ 36,716	$ 132,119	$ 507,511

LIFE INSURANCE - 2002

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Aetna Life Insurance Company										
Insurance	Individual									
	Group	10						1		
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		10						1		11
AIG Assurance Canada										
Insurance	Individual	570	22				26	3		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					3				
	Group					40				
Accident and Sickness										
		570	22			43	26	3		664
AIG Life Insurance Company of Canada										
Insurance	Individual	125					75	55	7	
	Group	196								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					19	3			
Accident and Sickness										
		321				19	78	55	7	480
Allianz Life Insurance Company of North America										
Insurance	Individual	10								
	Group	65								
Credit Life	Individual									
	Group									
Annuity	Individual	2								
	Group									
Accident and Sickness										
		77								77
American Bankers Life Assurance Company of Florida										
Insurance	Individual									
	Group	349								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		349								349
American Home Assurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group	2								
Annuity	Individual									
	Group									
Accident and Sickness										
		2								2

LIFE INSURANCE - 2002

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
American Income Life Insurance Company										
Insurance	Individual	113					43			
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		113					43			156
Associates Financial Life Insurance Company										
Insurance	Individual	-1								
	Group	94								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		93								93
Blue Cross Life Insurance Company of Canada										
Insurance	Individual	162								
	Group	731								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		893								893
BMO Life Insurance Company										
Insurance	Individual									
	Group	36								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		36								36
Canada Life Assurance Company, The										
Insurance	Individual	6,043			-145		4,262	5,909	149	
	Group	7,611						469	34	
Credit Life	Individual									
	Group									
Annuity	Individual	1,188				9,531	5,769	1	1,130	
	Group	-87				4,407	13,749			
Accident and Sickness								14		
		14,755			-145	13,938	23,780	6,393	1,313	60,034
Canadian Premier Life Insurance Company										
Insurance	Individual									
	Group	303	13							
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		303	13							316

LIFE INSURANCE - 2002

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
CIBC Life Insurance Company Limited										
Insurance	Individual	270								
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		270								270
CIGNA Life Insurance Company of Canada										
Insurance	Individual									
	Group	1								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		1								1
CNA Life Insurance Company of Canada										
Insurance	Individual	251								
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		251								251
Co-operators Life Insurance Company										
Insurance	Individual	1,286	10		68		599	781		
	Group	13,747						1,838		
Credit Life	Individual									
	Group									
Annuity	Individual	39				962	2,673			
	Group	389				1,333	2,061			
Accident and Sickness								438		
		15,461	10		68	2,295	5,333	3,057		26,224
Combined Insurance Company of America										
Insurance	Individual	13					68	2		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		13					68	2		83
Connecticut General Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					3				
Accident and Sickness										
						3				3

LIFE INSURANCE - 2002

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
CUMIS Life Insurance Company										
Insurance	Individual							3		
	Group	5,349		11				217		
Credit Life	Individual									
	Group									
Annuity	Individual					44				
	Group					184	2			
Accident and Sickness								169		
		5,349		11		228	2	389		5,979
CUNA Mutual Insurance Society										
Insurance	Individual							4		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
								4		4
Desjardins Financial Security Life Assurance Company										
Insurance	Individual	1,676		1	17		1,082	265		
	Group	1,034		2,840				4		
Credit Life	Individual									
	Group									
Annuity	Individual	337				6,210	2,301			
	Group	7				1,140				
Accident and Sickness								-100		
		3,054		2,841	17	7,350	3,383	169		16,814
Empire Life Insurance Company, The										
Insurance	Individual	490					453	223	1	
	Group	317								
Credit Life	Individual									
	Group									
Annuity	Individual	286				1,345	1,230		4	
	Group					28	60			
Accident and Sickness								-18		
		1,093				1,373	1,743	205	5	4,419
Equitable Life Assurance Society of the United States, The										
Insurance	Individual	91						1		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		91						1		92
Equitable Life Insurance Company of Canada, The										
Insurance	Individual	2,842					617	566		
	Group	244						31		
Credit Life	Individual									
	Group									
Annuity	Individual	172				1,927	1,779			
	Group					52	3			
Accident and Sickness										
		3,258				1,979	2,399	597		8,233

LIFE INSURANCE - 2002

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Euler American Credit Indemnity Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group	-1								
Annuity	Individual									
	Group									
Accident and Sickness										
		-1								-1
Federated Life Insurance Company of Canada										
Insurance	Individual	27					52			
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual						14			
	Group									
Accident and Sickness										
		27					66			93
First Canadian Insurance Corporation										
Insurance	Individual									
	Group	171								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		171								171
Forethought Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					8	2			
Accident and Sickness										
						8	2			10
Fortis Benefits Insurance Company										
Insurance	Individual	3,484			6		124			
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual	320					6			
	Group	164					10			
Accident and Sickness										
		3,968			6		140			4,114
Great-West Life Assurance Company, The										
Insurance	Individual	2,819		5	118		1,187	3,357	10	
	Group	12,853		-5				-204	82	
Credit Life	Individual									
	Group									
Annuity	Individual	466				5,823	1,374			
	Group	145				1,441	325			
Accident and Sickness								-312		
		16,283		0	118	7,264	2,886	2,841	92	29,484

LIFE INSURANCE - 2002

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Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Hartford Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group	6								
Accident and Sickness										
		6								6
Household Life Insurance Company										
Insurance	Individual									
	Group	129								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		129								129
Industrial-Alliance Life Insurance Company										
Insurance	Individual	30						1		
	Group	1						2		
Credit Life	Individual									
	Group									
Annuity	Individual					325	9			
	Group					2,383				
Accident and Sickness										
		31				2,708	9	3		2,751
Industrial-Alliance Pacific Life Insurance Company										
Insurance	Individual	1,882		26	13		522	37		
	Group	518						120		
Credit Life	Individual									
	Group									
Annuity	Individual	208				3,668	870	1		
	Group					579				
Accident and Sickness								89		
		2,608		26	13	4,247	1,392	247		8,533
John Alden Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					6				
	Group									
Accident and Sickness										
						6				6
John Hancock Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					2				
Accident and Sickness										
						2				2

LIFE INSURANCE - 2002

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Liberty Life Assurance Co. of Boston										
Insurance	Individual									
	Group	412								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		412								412
Life Insurance Company of North America										
Insurance	Individual									
	Group	11								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		11								11
Life Investors Insurance Company of America										
Insurance	Individual									
	Group	1,879								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		1,879								1,879
London Guarantee Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group	272								
Annuity	Individual									
	Group									
Accident and Sickness										
		272								272
London Life Insurance Company										
Insurance	Individual	6,858		96	429		5,274	11,051	54	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual	671				4,929	3,548	42		
	Group					327	5,232			
Accident and Sickness										
		7,529		96	429	5,256	14,054	11,093	54	38,511
Manufacturers Life Insurance Company, The										
Insurance	Individual	13,307		1	153		3,490	5,528	589	
	Group	3,888		46				247	19	
Credit Life	Individual									
	Group									
Annuity	Individual	3,953				26,819	11,104	4	24	
	Group	95				3,092	1,918	2	1	
Accident and Sickness								139		
		21,243		47	153	29,911	16,512	5,920	633	74,419

LIFE INSURANCE - 2002

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Manulife Canada Ltd.										
Insurance	Individual	789		4	6		237	20	-20	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					450	94			
	Group					7	10			
Accident and Sickness										
		789		4	6	457	341	20	-20	1,597
Maritime Life Assurance Company, The										
Insurance	Individual	3,465			46		1,323	505		
	Group	1,462	103					9	159	
Credit Life	Individual									
	Group									
Annuity	Individual	868				2,599	4,154		6	
	Group					222	1,055			
Accident and Sickness								76		
		5,795	103		46	2,821	6,532	590	165	16,052
Massachusetts Mutual Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					18				
Accident and Sickness										
						18				18
Metropolitan Life Insurance Company										
Insurance	Individual	46			9		4	31		
	Group							2		
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					669				
Accident and Sickness								1		
		46			9	669	4	34		762
MFC Insurance Company Limited										
Insurance	Individual	237			7		57	220		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		237			7		57	220		521
National Life Assurance Company of Canada, The										
Insurance	Individual	1,107					518	19	-10	
	Group	307						23	18	
Credit Life	Individual									
	Group									
Annuity	Individual	569				441	689	1	43	
	Group	102				526	7,815	15	20	
Accident and Sickness								3		
		2,085				967	9,022	61	71	12,206

LIFE INSURANCE - 2002

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
New York Life Insurance Company										
Insurance	Individual						9	5		
	Group	18						18		
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					35				
Accident and Sickness										
		18				35	9	23		85
Penncorp Life Insurance Company										
Insurance	Individual	691					37			
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual						42			
	Group									
Accident and Sickness										
		691					79			770
Primerica Life Insurance Company of Canada										
Insurance	Individual	3,189							27	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual								1	
	Group									
Accident and Sickness										
		3,189							28	3,217
Principal Life Insurance Company										
Insurance	Individual							1		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
								1		1
Provident Life and Accident Insurance Company										
Insurance	Individual	4								
	Group	155						2		
Credit Life	Individual									
	Group									
Annuity	Individual					12				
	Group									
Accident and Sickness								-2		
		159				12		0		171
Prudential Insurance Company of America, The										
Insurance	Individual	67			1		21	69		
	Group	32								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					77				
Accident and Sickness										
		99			1	77	21	69		267

LIFE INSURANCE - 2002

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
RBC Life Insurance Company										
Insurance	Individual	2,327					1,014	311		
	Group	53								
Credit Life	Individual									
	Group									
Annuity	Individual	23				300				
	Group									
Accident and Sickness										
		2,403				300	1,014	311		4,028
SSQ Life Insurance Company Inc.										
Insurance	Individual									
	Group	1		3						
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		1		3						4
Standard Life Assurance Company of Canada, The										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					21				
Accident and Sickness										
						21				21
Standard Life Assurance Company, The										
Insurance	Individual	3,021			37		1,230	658		
	Group	643							19	
Credit Life	Individual									
	Group									
Annuity	Individual	1,094				9,399	6,726			
	Group	5				3,022	614	37		
Accident and Sickness								-1		
		4,763			37	12,421	8,570	694	19	26,504
Sun Life Assurance Company of Canada										
Insurance	Individual	11,506	66	104	617		4,546	13,227		
	Group	13,000	247				64	2,130		
Credit Life	Individual									
	Group									
Annuity	Individual	4,447				7,565	22,997	1	1	
	Group	74				17,500	6,562		4	
Accident and Sickness								-881		
		29,027	313	104	617	25,065	34,169	14,477	5	103,777
Trans Global Life Insurance Company										
Insurance	Individual									
	Group	5								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		5								5

LIFE INSURANCE - 2002

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Transamerica Life Canada										
Insurance	Individual	3,556					509	22	20	
	Group	2								
Credit Life	Individual									
	Group									
Annuity	Individual	24				1,674	1,642			
	Group									
Accident and Sickness										
		3,582				1,674	2,151	22	20	7,449
United American Insurance Company										
Insurance	Individual	10								
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		10								10
Unity Life of Canada										
Insurance	Individual	20			4		12	9		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					2				
	Group									
Accident and Sickness										
		20			4	2	12	9		47
Wawanesa Life Insurance Company, The										
Insurance	Individual	1,896					751	1,091		
	Group	35								
Credit Life	Individual									
	Group									
Annuity	Individual	137				961	1,433	61		
	Group									
Accident and Sickness										
		2,068				961	2,184	1,152		6,365
2002 TOTALS		155,918	461	3,132	1,386	122,130	136,081	48,663	2,392	470,163

PROPERTY AND CASUALTY AIRCRAFT INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	34	24	70.6
Allianz Insurance Company of Canada	558	1,768	316.8
American Home Assurance Company	595	2,244	377.1
Avemco Insurance Company	213	36	16.9
AXA Pacific Insurance Company		4	
British Aviation Insurance Company Limited, The	-1	-26	
Canadian Applicators Insurance Reciprocal	519		
Canadian Union Insurance Company	14		
CGU International Insurance plc	1,278	509	39.8
Co-operators General Insurance Company	1,398	507	36.3
Continental Casualty Company		11,395	
Eagle Star Insurance Company Limited	293	71	24.2
Gerling Canada Insurance Company	158	110	69.6
Lloyd's Underwriters	173	270	156.1
Royal & Sun Alliance Insurance Company of Canada	786		
SGI	59	60	101.7
Sovereign General Insurance Company, The	268	37	13.8
St. Paul Fire and Marine Insurance Company	-56	-74	
XL Reinsurance America Inc.		76	
2002 TOTALS	$ 6,289	$ 17,011	270.5

PROPERTY AND CASUALTY AUTOMOBILE ACCIDENT INSURANCE ACT

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Saskatchewan Auto Fund	488,178	435,312	89.2
2002 TOTALS	$ 488,178	$ 435,312	89.2

PROPERTY AND CASUALTY AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	249	80	32.1
Allianz Insurance Company of Canada	1,194	-1,512	
American Home Assurance Company	849	516	60.8
American Road Insurance Company, The	263	428	162.7
AXA Pacific Insurance Company	164	70	42.7
CGU Insurance Company of Canada	2,360	1,534	65.0
Co-operators General Insurance Company	6,199	14,891	240.2
Commerce and Industry Insurance Company of Canada	-1	-131	
Continental Casualty Company	266	118	44.4
CUMIS General Insurance Company	16	5	31.3
DaimlerChrysler Insurance Company	123	-29	
Dominion of Canada General Insurance Company, The	4	1	25.0
Employers Insurance Company of Wausau		47	
Federated Insurance Company of Canada	929	282	30.4
Federation Insurance Company of Canada	698	1,044	149.6
First North American Insurance Company	70		
Hartford Fire Insurance Company	8	-10	
ING Insurance Company of Canada	67	3	4.5
ING Novex Insurance Company of Canada	7		
Kingsway General Insurance Company	996	830	83.3
Langdon Insurance Company	4	8	200.0
Liberty Mutual Insurance Company	-12	26	
Lloyd's Underwriters	668	-181	
Lombard General Insurance Company of Canada	551	76	13.8
Lumbermens Mutual Casualty Company	52		
Markel Insurance Company of Canada	36		
Mennonite Mutual Fire Insurance Company of Saskatchewan	112	57	50.9
Motors Insurance Corporation	333	184	55.3
New Hampshire Insurance Company		17	
Nordic Insurance Company of Canada, The		-14	
Old Republic Insurance Company of Canada	21		
Portage la Prairie Mutual Insurance Company, The	876	471	53.8
Primmum Insurance Company	1		
Protective Insurance Company	1		
RBC General Insurance Company	56	4	7.1
Royal & Sun Alliance Insurance Company of Canada	1,477	861	58.3
Saskatchewan Motor Club Insurance Company Limited	881	160	18.2
Saskatchewan Mutual Insurance Company	4,144	2,068	49.9
Scottish & York Insurance Co. Limited	18		

PROPERTY AND CASUALTY AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Security National Insurance Company	4	9	225.0
Sentry Insurance A Mutual Company	18	62	344.4
SGI	79,637	42,221	53.0
Sovereign General Insurance Company, The	348	155	44.5
St. Paul Fire and Marine Insurance Company	214	55	25.7
Tokio Marine & Fire Insurance Company Limited, The	1		
Travelers Casualty and Surety Company of Canada	55	66	120.0
Wawanesa Mutual Insurance Company, The	2,169	1,789	82.5
Zurich Insurance Company	358	204	57.0
2002 TOTALS	$ 106,484	$ 66,465	62.4

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	132	-78	
Affiliated FM Insurance Company	15		
Allianz Insurance Company of Canada	46		
American Home Assurance Company	67	30	44.8
AXA Insurance (Canada)	4	5	125.0
AXA Pacific Insurance Company	94	26	27.7
Boiler Inspection and Insurance Company of Canada, The	1,570	586	37.3
Canadian Northern Shield Insurance Company	25	5	20.0
CGU Insurance Company of Canada	435	93	21.4
Chubb Insurance Company of Canada	7		
Co-operators General Insurance Company	94	11	11.7
Combined Specialty Insurance Company	-1	358	
Continental Casualty Company	22	77	350.0
CUMIS General Insurance Company	22	-8	
Dominion of Canada General Insurance Company, The	2		
Ecclesiastical Insurance Office plc	12		
Economical Mutual Insurance Company	1		
Employers Reinsurance Corporation	14		
Factory Mutual Insurance Company	2,052	2,947	143.6
Federated Insurance Company of Canada	38		
Federation Insurance Company of Canada	1		
Gerling Canada Insurance Company	598	212	35.5
Grain Insurance and Guarantee Company	55	13	23.6
ING Novex Insurance Company of Canada	2		
ING Western Union Insurance Company	15		
Lloyd's Underwriters	170	138	81.2
Lombard General Insurance Company of Canada	131	25	19.1
London Guarantee Insurance Company	1,413	1,631	115.4
Lumbermen's Underwriting Alliance	1		
Millennium Insurance Corporation	1,310	190	14.5
Mitsui Sumitomo Insurance Company, Limited		1	
Motors Insurance Corporation	424	184	43.4
Royal & Sun Alliance Insurance Company of Canada	878	114	13.0
Saskatchewan Mutual Insurance Company	25		
SGI	989	382	38.6
Sovereign General Insurance Company, The	11		
St. Paul Fire and Marine Insurance Company	123	76	61.8
Travelers Casualty and Surety Company of Canada		-1	
Wawanesa Mutual Insurance Company, The	114	4	3.5

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Zurich Insurance Company	567	100	17.6
2002 TOTALS	$ 11,478	$ 7,121	62.0

PROPERTY AND CASUALTY GUARANTEE INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	29	8	27.6
Allianz Insurance Company of Canada	43	-7	
American Home Assurance Company	221	80	36.2
AXA Insurance (Canada)	3		
AXA Pacific Insurance Company	338	-59	
Canadian Northern Shield Insurance Company	110	25	22.7
CGU Insurance Company of Canada	92	12	13.0
Chicago Title Insurance Company	5		
Chubb Insurance Company of Canada	302	36	11.9
Citadel General Assurance Company, The	2	1	50.0
Co-operators General Insurance Company	105	-9	
Commerce and Industry Insurance Company of Canada		1	
CUMIS General Insurance Company	362	55	15.2
Dominion of Canada General Insurance Company, The	48		
Ecclesiastical Insurance Office plc	1		
Economical Mutual Insurance Company	29		
Federated Insurance Company of Canada	25	69	276.0
Federation Insurance Company of Canada	2		
First American Title Insurance Company	1,456	153	10.5
Gerling Canada Insurance Company	1		
Grain Insurance and Guarantee Company	36		
Guarantee Company of North America, The	857	53	6.2
Hartford Fire Insurance Company	6	2	33.3
Industrial-Alliance Pacific General Insurance Corporation	68		
ING Insurance Company of Canada	10	24	240.0
Langdon Insurance Company	2	8	400.0
Lawyers Title Insurance Corporation	11	3	27.3
Liberty Mutual Insurance Company	35	-36	
Lloyd's Underwriters	1	10	1,000.0
Lombard General Insurance Company of Canada	81	6	7.4
London Guarantee Insurance Company	599	29	4.8
Nordic Insurance Company of Canada, The		-3	
Northern Indemnity, Inc.	264	-1	
Royal & Sun Alliance Insurance Company of Canada	83	-1	
Saskatchewan Mutual Insurance Company	4	1	25.0
SGI	2,094	303	14.5
SGI Canada Insurance Services Ltd.	1		

PROPERTY AND CASUALTY GUARANTEE INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Sovereign General Insurance Company, The	15		
St. Paul Fire and Marine Insurance Company	52	7	13.5
Stewart Title Guaranty Company	52	7	13.5
Travelers Casualty and Surety Company of Canada	15	-2	
Wawanesa Mutual Insurance Company, The	24	1	4.2
Western Surety Company	1,027	-190	
Zurich Insurance Company	46	-15	
2002 TOTALS	$ 8,557	$ 571	6.7

PROPERTY AND CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	853	-713	
Allianz Insurance Company of Canada	826	86	10.4
Allstate Insurance Company of Canada		747	
American Bankers Insurance Company of Florida	345	54	15.7
American Home Assurance Company	3,384	-4,046	
AXA Insurance (Canada)	52	77	148.1
AXA Pacific Insurance Company	1,246	584	46.9
Canadian Lawyers Insurance Association	1,063	-524	
Canadian Northern Shield Insurance Company	2,152	708	32.9
Canadian Universities Reciprocal Insurance Exchange	159	294	184.9
CGU Insurance Company of Canada	3,240	1,881	58.1
CGU International Insurance plc	148	43	29.1
Chubb Insurance Company of Canada	1,821	2,878	158.0
Citadel General Assurance Company, The	78	4	5.1
Co-operators General Insurance Company	2,915	7,447	255.5
Commerce and Industry Insurance Company of Canada	2,354	2,696	114.5
Commonwealth Insurance Company	2,164	644	29.8
Community Newspapers Reciprocal Insurance Exchange	14		
Continental Casualty Company	1,124	144	12.8
CUMIS General Insurance Company	816	383	46.9
Dominion of Canada General Insurance Company, The	7	-12	
Ecclesiastical Insurance Office plc	199	63	31.7
Economical Mutual Insurance Company	24	42	175.0
Elite Insurance Company		7	
Employers Insurance Company of Wausau		-2	
Employers Reinsurance Corporation	146	33	22.6
Federated Insurance Company of Canada	1,139	723	63.5
Federation Insurance Company of Canada	432	10	2.3
Gerling Canada Insurance Company	149	-869	
Germania Mutual Insurance Company	24	6	25.0
Gore Mutual Insurance Company	1		
Grain Insurance and Guarantee Company	489	23	4.7
Great American Insurance Company	50	31	62.0
Guarantee Company of North America, The	61		
Hartford Fire Insurance Company		-12	
Healthcare Insurance Reciprocal of Canada	215	-721	
Home Insurance Company, The		18	
ING Insurance Company of Canada	359	310	86.4
ING Novex Insurance Company of Canada	31		

PROPERTY AND CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ING Western Union Insurance Company	193	315	163.2
Jevco Insurance Company		-202	
Kingsway General Insurance Company	110	24	21.8
Langdon Insurance Company	48	1	2.1
Liberty Mutual Insurance Company	1,326	4,197	316.5
Lloyd's Underwriters	2,654	-2,360	
Lombard General Insurance Company of Canada	1,705	-94	
Lombard Insurance Company		73	
London Guarantee Insurance Company	562	144	25.6
Lumbermens Mutual Casualty Company	5		
Markel Insurance Company of Canada	1	-15	
Mennonite Mutual Fire Insurance Company of Saskatchewan	605	120	19.8
New Hampshire Insurance Company	4	202	5,050.0
Nordic Insurance Company of Canada, The		66	
Northern Indemnity, Inc.		4	
Old Republic Insurance Company of Canada	3	4	133.3
Optimum Frontier Insurance Company	16	568	3,550.0
Portage la Prairie Mutual Insurance Company, The	259	847	327.0
Red River Valley Mutual Insurance Company	96	121	126.0
Royal & Sun Alliance Insurance Company of Canada	3,236	3,160	97.7
Saskatchewan Mutual Insurance Company	955	173	18.1
Scottish & York Insurance Co. Limited	779	1,131	145.2
Security Insurance Company of Hartford	322	-3	
SGI	16,246	15,739	96.9
Sovereign General Insurance Company, The	781	196	25.1
St. Paul Fire and Marine Insurance Company	3,194	1,594	49.9
Temple Insurance Company	1,982	484	24.4
TIG Insurance Company	16	98	612.5
Traders General Insurance Company		-3	
Travelers Casualty and Surety Company of Canada	55	285	518.2
Utica Mutual Insurance Company	7		
Waterloo Insurance Company		-6	
Wawanesa Mutual Insurance Company, The	1,794	1,192	66.4
Western Assurance Company		41	
Zurich Insurance Company	2,477	252	10.2
2002 TOTALS	$ 67,511	$ 41,385	61.3

PROPERTY AND CASUALTY MARINE INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance		35	
Allianz Insurance Company of Canada	15	-123	
American Home Assurance Company	461	54	11.7
AXA Insurance (Canada)	13		
AXA Pacific Insurance Company	-1		
Chubb Insurance Company of Canada	6		
Ecclesiastical Insurance Office plc	1		
Gerling Canada Insurance Company		13	
ING Insurance Company of Canada	6	2,157	35,950.0
ING Novex Insurance Company of Canada		-24	
Liberty Mutual Insurance Company	1		
Lloyd's Underwriters	860	1,392	161.9
Maritime Insurance Company Limited	2		
Mitsui Sumitomo Insurance Company, Limited		1	
Nordic Insurance Company of Canada, The		-441	
Royal & Sun Alliance Insurance Company of Canada	3		
St. Paul Fire and Marine Insurance Company	603	48	8.0
2002 TOTALS	$ 1,970	$ 3,112	158.0

PROPERTY AND CASUALTY MORTGAGE INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
GE Capital Mortgage Insurance Company (Canada)	3,056	311	10.2
Mortgage Insurance Company of Canada, The		4	
2002 TOTALS	$ 3,056	$ 315	10.3

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	2,492	-212	
Affiliated FM Insurance Company	256		
Allianz Insurance Company of Canada	5,526	2,199	39.8
American Bankers Insurance Company of Florida	4,218	271	6.4
American Home Assurance Company	11,681	1	0.0
American Road Insurance Company, The	73		
AXA Corporate Solutions Assurance	66	38	57.6
AXA Insurance (Canada)	5	1	20.0
AXA Pacific Insurance Company	1,287	828	64.3
Boiler Inspection and Insurance Company of Canada, The	294	-739	
Canadian Applicators Insurance Reciprocal		206	
Canadian Northern Shield Insurance Company	4,157	3,173	76.3
Canadian Universities Reciprocal Insurance Exchange	166	1	0.6
Centennial Insurance Company	3	-20	
CGU Insurance Company of Canada	10,269	6,252	60.9
Chubb Insurance Company of Canada	793	183	23.1
Citadel General Assurance Company, The	763	401	52.6
Co-operators General Insurance Company	26,304	18,960	72.1
Commerce and Industry Insurance Company of Canada	33	28	84.8
Commonwealth Insurance Company	4,382	3,517	80.3
Continental Casualty Company	2,224	810	36.4
Coseco Insurance Company	1,160	1,087	93.7
CUMIS General Insurance Company	1,187	286	24.1
Dominion of Canada General Insurance Company, The	565	65	11.5
Ecclesiastical Insurance Office plc	1,191	1,945	163.3
Echelon General Insurance Company	49		
Economical Mutual Insurance Company	127	200	157.5
Elite Insurance Company	854	112	13.1
Employers Reinsurance Corporation	129	267	207.0
Everest Insurance Company of Canada		-1	
Factory Mutual Insurance Company	6,953	665	9.6
Federated Insurance Company of Canada	2,638	501	19.0
Federation Insurance Company of Canada	2,061	1,251	60.7
First North American Insurance Company	51	-26	
Gerling Canada Insurance Company	3,167	417	13.2
Germania Mutual Insurance Company	313	106	33.9
Gore Mutual Insurance Company	1		
Grain Insurance and Guarantee Company	3,714	4,562	122.8
Great American Insurance Company	673	1	0.1

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Guarantee Company of North America, The	23		
Hartford Fire Insurance Company	3,423	1,104	32.3
ING Insurance Company of Canada	896	1,046	116.7
ING Novex Insurance Company of Canada	164	41	25.0
ING Western Union Insurance Company	539	1,973	366.0
Jevco Insurance Company	1		
Kingsway General Insurance Company	590	69	11.7
Langdon Insurance Company	48	-8	
Legacy General Insurance Company	1,336	-88	
Liberty Insurance Company of Canada	306	319	104.2
Liberty Mutual Insurance Company	1,289	662	51.4
Lloyd's Underwriters	2,385	2,011	84.3
Lombard General Insurance Company of Canada	5,759	4,188	72.7
Lombard Insurance Company	4	-14	
London and Midland General Insurance Company	-188	76	
Lumbermen's Underwriting Alliance	525	-5	
Lumbermens Mutual Casualty Company	2,100		
Maritime Insurance Company Limited	14		
Markel Insurance Company of Canada	8		
Mennonite Mutual Fire Insurance Company of Saskatchewan	7,267	5,433	74.8
Mitsui Sumitomo Insurance Company, Limited	1	48	4,800.0
Nordic Insurance Company of Canada, The		-9	
Old Republic Insurance Company of Canada	29		
Optimum Frontier Insurance Company	28	-50	
Peace Hills General Insurance Company	1,477	889	60.2
Personal Insurance Company, The	357	282	79.0
Pool Insurance Company	1,949	240	12.3
Portage la Prairie Mutual Insurance Company, The	4,780	3,433	71.8
Primmum Insurance Company	279	271	97.1
RBC General Insurance Company	164	121	73.8
RBC Travel Insurance Company	310	92	29.7
Red River Valley Mutual Insurance Company	1,692	1,569	92.7
Royal & Sun Alliance Insurance Company of Canada	8,545	6,016	70.4
Saskatchewan Mutual Insurance Company	8,079	6,081	75.3
Scottish & York Insurance Co. Limited	204	193	94.6
Security Insurance Company of Hartford		110	
Security National Insurance Company	281	126	44.8
SGI	94,875	60,605	63.9
SGI Canada Insurance Services Ltd.	11	2	18.2

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2002

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Sompo Japan Insurance Inc.	11	26	236.4
Sovereign General Insurance Company, The	1,579	687	43.5
St. Paul Fire and Marine Insurance Company	4,515	633	14.0
Temple Insurance Company	140	-4	
TIG Insurance Company	-19	-10	
Tokio Marine & Fire Insurance Company Limited, The	3		
Traders General Insurance Company	90	66	73.3
Trafalgar Insurance Company of Canada		4	
Trans Global Insurance Company	360	10	2.8
Travelers Casualty and Surety Company of Canada	47	-53	
Unifund Assurance Company	43	26	60.5
Waterloo Insurance Company	3	13	433.3
Wawanesa Mutual Insurance Company, The	36,878	24,065	65.3
Zenith Insurance Company	1		
Zurich Insurance Company	5,481	10,095	184.2
2002 TOTALS	$ 298,507	$ 179,720	60.2